Appl. No.: 09/896,486 Amdt. Dated: January 8, 2004

5

15

## REMARKS

Examiner Pyo is thanked for the thorough examination of the subject Patent Application. The Claims have been carefully reviewed and amended, and are considered to be in condition for allowance.

The applicant understands the Examiner's FINAL position re the restriction requirement. Claims 1-22 and 24-29 are cancelled to expedite prosecution and the applicant will consider filing a Divisional Patent Application after the Claim 23 prosecution has been completed.

The applicant has further reviewed the specification and corrected minor errors in the specification, as requested by the Examiner.

The related art references made of record and not relied upon have been reviewed and it is agreed that they do not suggest the present detailed claimed invention.

The Applicant acknowledges the allowable subject of Claim 23 and respectfully requests that a timely Notice of Allowance for Claim 23 be issued in this case.

Appl. N .: 09/896,486 Amdt. Dated: January 8, 2004 Attorney Docket: VISA-54 Reply to Office action of December 22, 2003

It is requested that should Examiner Pyo not find that the Claims are now allowable, that the undersigned be called at (845) 452-5863 to overcome any problems preventing allowance.

Respectfully Submitted, George O. Saile & Associates

Billy J/Knowles, Reg. No. 42,752

10

5

**Enclosures**: